

Information to identify the case:

Debtor 1: **HEATHER MARA BJORNSTAD**
 Social Security number or ITIN: **xxx-xx-7168**
 EIN: **__-_____-**
 First Name Middle Name Last Name

Debtor 2:
 (Spouse, if filing) Social Security number or ITIN: **_____**
 EIN: **__-_____-**
 First Name Middle Name Last Name

United States Bankruptcy Court: **U.S. Bankruptcy Court, District of Montana**
 Date case filed for chapter: **7 4/14/22**

Case number: **2:22-bk-20028-BPH**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	HEATHER MARA BJORNSTAD	
2. All other names used in the last 8 years		
3. Address	PO BOX 584 EMIGRANT, MT 59027	
4. Debtor's attorney Name and address	STUART R WHITEHAIR 2123 DURSTON ROAD, SUITE 17 BOZEMAN, MT 59718	Contact phone 406.587.4200 Email: stuartwhitehair@gmail.com
5. Bankruptcy trustee Name and address	RICHARD J. SAMSON 310 W. Spruce St. MISSOULA, MT 59802	Contact phone 406 721-7772 Email: rjs@CSBlawoffice.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Room 263 Federal Building 400 North Main Butte, MT 59701	Hours open: 8:00AM – 5:00PM Contact phone (406)497-1240 Date: 4/14/22
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 20, 2022 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom Meeting of Creditors, Meeting ID 536 286 1018 Passcode 560756, Ph Num 1-888-826-9476 Code 4731722#
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: </div> <div> Filing deadline: 7/19/22 </div> <div> You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). </div> <div> You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <hr/> <div> Deadline to object to exemptions: </div> <div> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. Effective December 1, 2017, certain amendments were made to FED. R. Bankr. P. 3002 including 3002(c)(7). As a result of these changes, you should review and consult the rules in connection with the preparation and timely filing of any proofs of claim.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

NOTICE:

In accordance with 11 U.S.C. § 707(a) and Mont. LBR 2003–7 debtor's failure to attend the 341 meeting will be cause for dismissal without further notice.

United States Bankruptcy Court
District of Montana

In re:
HEATHER MARA BJORNSTAD
Debtor

Case No. 22-20028-BPH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0977-2
Date Rcvd: Apr 14, 2022

User: ColeenHan
Form ID: 309A

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2022:

Recip ID	Recipient Name and Address
db	+ HEATHER MARA BJORNSTAD, PO BOX 584, EMIGRANT, MT 59027-0584
tr	+ RICHARD J. SAMSON, 310 W. Spruce St., MISSOULA, MT 59802-4108
ust	+ OFFICE OF THE U.S. TRUSTEE, US DEPT OF JUSTICE, 550 WEST FORT ST, RM 698, BOISE, ID 83724-0101
1412392	+ BOZEMAN HEALTH, 915 HIGHLAND BOULEVARD, BOZEMAN MT 59715-6902
1412390	+ BRIDGER ORTHOPEDIC AND SPORTS MEDICINE, 3400 LARAMIE DRIVE, BOZEMAN MT 59718-2005
1412391	+ BRIDGER ORTHOPEDIC AND SPORTS MEDICINE, 1450 ELLIS STREET, SUITE 201, BOZEMAN MT 59715-8813
1412389	+ PROVIDENCE HEALTH SERVICES, 2246 BOOT HILL CT #3, BOZEMAN, MT 59715-7248
1412382	+ ULTA, PO BOX 650964, DALLAS TX 75265-0964

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: stuartwhitehair@gmail.com	Apr 14 2022 20:50:22	STUART R WHITEHAIR, 2123 DURSTON ROAD, SUITE 17, BOZEMAN, MT 59718
1412377	EDI: GMACFS.COM	Apr 15 2022 00:53:00	ALLY, PO BOX 380902, BLOOMINGTON MN 55438-0902
1412380	+ EDI: CAPITALONE.COM	Apr 15 2022 00:53:00	CAPITAL ONE, PO BOX 60599, CITY OF INDUSTRY CA 91716-0599
1412388	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 14 2022 20:56:22	CREDIT ONE, PO BOX 98873, LAS VEGAS NV 89193-8873
1412381	EDI: DISCOVER.COM	Apr 15 2022 00:53:00	DISCOVER, PO BOX 30943, SALT LAKE CITY UT 84130
1412386	+ EDI: CITICORP.COM	Apr 15 2022 00:53:00	MACY'S, PO BOX 9001094, LOUISEVILLE KY 40290
1412384	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 14 2022 20:50:00	KOHL'S, PO BOX 60043, CITY OF INDUSTRY CA 91716-0043
1412379	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 14 2022 20:56:20	MERRICK BANK, PO BOX 660702, DALLAS TX 75266-0702
1412378	Email/Text: ClaimsHelp@Mohela.com	Apr 14 2022 20:50:00	MOHELA, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005
1412376	Email/Text: DORBankruptcyNotices@mt.gov	Apr 14 2022 20:50:00	MONTANA DEPARTMENT OF REVENUE, MARCI GOHN, BANKRUPTCY SPECIALIST, PO BOX 7701, HELENA, MT 59604-7701
1412387	+ EDI: CITICORP.COM	Apr 15 2022 00:53:00	SHELL, CBNA, PO BOX 6497, SIOUX FALLS SD 57117-6497
1412385	+ EDI: RMSC.COM	Apr 15 2022 00:53:00	TJ MAXX, SYNCHRONY BANK, PO BOX 530948, ATLANTA GA 30353-0948

District/off: 0977-2
Date Rcvd: Apr 14, 2022

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Form ID: 309A

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1412383 + EDI: WFNNB.COM

Apr 15 2022 00:53:00 VICTORIA'S SECRET, PO BOX 659728, SAN ANTONIO TX 78265-9728

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
1412393	##+	SOUTHERN OREGON CREDIT SERVICE, 841 WEST STEWART AVENUE, SUITE 11, MEDFORD OR 97501-4020

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2022 at the address(es) listed below:

Name	Email Address
OFFICE OF THE U.S. TRUSTEE	ustp.region18.bs.ecf@usdoj.gov
RICHARD J. SAMSON	rjs@CSBlawoffice.com lmesser@csjlaw.com;mt10@ecfbis.com
STUART R WHITEHAIR	on behalf of Debtor HEATHER MARA BJORNSTAD stuartwhitehair@gmail.com katie@stuartwhitehairlaw.com

TOTAL: 3